HELP FOR TOUGH TIMES

Where to find help, information, and referrals when the paycheck stops.







CALL

United Way of Central Massachusetts

Several organizations in central Massachusetts exist to help you through this difficult time, whether it's managing your finances, assisting with fuel costs, providing food and nutritional assistance, or bridging the gap with mortgages or rental costs. This is not a complete list.

Please call 2-1-1 for more information and referral services or visit www.mass211.org

Food and Nutrition:

In order to save money, you might choose to reduce your food costs. Rather than going hungry, there are programs that can help you and your family maintain a proper diet such as food stamps, co-op food programs, WIC programs, and food pantries. For more inforantion, contact:

Food Source Hotline

Phone: 1-800-645-8333

Health Insurance: The loss of a job can mean the loss of health insurance for you and your family. Massachusetts has many options available

ensure that all citizens have health coverage. find out what options are available to you, contact:

* Medical Security Program

Division of Unemployment Assistance 1-800-908-8801

www.mass.gov/due/msp

Massachusetts Health Connector 1-877-MA-Enroll (1-877-623-6765) www.mahealthconnector.org

Heat Assistance:

A recent job loss means you may qualify for the income-eligible Fuel Assistance Program. For information on eligibility requirements, in-take sites, and program policies, contact:

> **Worcester Community Action Council** Phone: 508-754-1176 or visit www.wcac.net

Housing Needs:

Regardless if you rent or own your home, seeking guidance and assistance early from landlords or your bank can prevent eviction or foreclosure. For advice and possible hardship funding, contact:

> **Central Mass. Housing Alliance** Phone: 508-791-7265 or

visit www.cmhaonline.org

Tax Preparation Assistance:

A change in your income means you may qualify for an Earned Income Tax Credit (EITC), a refundable federal income tax credit for low to moderate income working individuals and families. Local tax preparers can help determine if you qualify and will assist in preparing your taxes for free.

> For more information on EITC, including sites to have your taxes prepared, visit: www.unitedwaycm.org



is available 24 hours-a-day, 7 days-aweek and is staffed by counselors that can get you the help you need. All calls are free and confidential. Trained counselors can assist you with almost any challange such as child care options, workforce retraining, mental health issues, or substance abuse concerns.

Translation services are available!

This information and the 2-1-1 hotline are brought to you as a service by **United Way of Central Massachusetts.**

